

In re:  
Brian C Gardner  
Ashley M Gardner  
Debtors

Case No. 23-10462-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 28, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Brian C Gardner, Ashley M Gardner, 704 Clymer Lane, Ridley Park, PA 19078-1311
cr	+ Wilmington Trust, National Association, not in its, Hill Wallack LLP, 1415 Route 70 East Suite 309, Cherry Hill, NJ 08034-2210
14875985	+ Credito Real USA Finance, c/o J. Ward Holliday & Associates, 5930 Royal Lane, Ste 279, Dallas, TX 75230-3849
14757796	+ Credito Real USA/AFS Acceptance, 101 Ne 3rd Ave, Fort Lauderdale, FL 33301-1162
14759428	+ Ford Motor Credit Company, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
14759433	+ Wilmington Trust, National Association, Angela C. Pattison, Esq., Hill Wallack, LLP, 1415 Route 70 East, Suite 309, Cherry Hill NJ 08034-2210

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 29 2024 00:06:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 29 2024 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: bk@crealusa.com	Oct 29 2024 00:05:00	Credito Real USA Finance, 1475 W. Cypress Creek Road, Suite 300, Ft. Lauderdale, FL 33309-1931
14766177	Email/PDF: bncnotices@becket-lee.com	Oct 29 2024 00:15:15	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14757795	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 29 2024 00:12:49	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14763375	Email/PDF: resurgentbknotifications@resurgent.com	Oct 29 2024 00:55:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14757797	+ Email/Text: BKMAIL@planethomelending.com	Oct 29 2024 00:05:00	Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
14760980	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 29 2024 00:14:07	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14757798	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 29 2024 00:14:07	Regional Acceptance Corporation, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC 27858-4105
14777010	+ Email/Text: BKMAIL@planethomelending.com	Oct 29 2024 00:05:00	Wilmington Trust, National Association, not in its, 321 Research Pkwy, Ste 303, Meriden, CT 06450-8342

TOTAL: 10

## BY PASSED RECIPIENTS

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2024 at the address(es) listed below:

Name	Email Address
ANGELA CATHERINE PATTISON	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 apattison@hillwallack.com, apattison@ecf.courtdrive.com
BRAD J. SADEK	on behalf of Joint Debtor Ashley M Gardner brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRAD J. SADEK	on behalf of Debtor Brian C Gardner brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor Credito Real USA Finance bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

BRIAN C GARDNER  
ASHLEY M GARDNER

Debtors

Chapter 13

Bankruptcy No. 23-10462-PMM

ORDER

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Esq., Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

**IT IS FURTHER ORDERED** if the case has been confirmed and the Trustee is holding funds, any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor(s)' plan shall be refunded to the Debtor(s) unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.



**Date: October 28, 2024**

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Honorable Patricia M. Mayer  
Bankruptcy Judge